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FORM B1 UNITED STATES BANKRUPTCY (EASTERN DISTRICT OF TEXA SHERMAN DIVISION		Voluntary Petition								
Name of Debtor (if individual, enter Last, First Middle): Talbot, George	Name of Joint Debtor (Spouse) (if individual, e	nter Last, First Middle):								
Taibot, George										
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in th (include married, maiden, and trade names):	e last 6 years								
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-9182	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all):									
Street Address of Debtor (No. and Street, City, State and Zip Code): 3900 Denham Way Plano, TX 75023	Street Address of Joint Debtor (No. and Street	, City, State and Zip Code):								
County of Residence or of the Principal Place of Business: Collin	County of Residence or of the Principal Place	of Business:								
Mailing Address of Debtor (if different from street address): 3900 Denham Way Plano, TX 75023	Mailing Address of Joint Debtor (if different from	n street address):								
Location of Principal Assets of Business Debtor (if different from street address above):										
Information Regarding the Debto	or (Check the Applicable Boxes)								
Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place of bu preceding the date of this petition or for a longer part of such 180 days th ✓ There is a bankruptcy case concerning debtor's affiliate, general partner,	nan in any other District.	for 180 days immediately								
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankrupto									
✓ Individual(s) ☐ Railroad	the Petition is Filed (<u></u>								
☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker	☐ Chapter 7 ☐ Chapter ☐ C									
Other Clearing Bank	Section 304 - Case ancillary to fore									
Nature of Debts (Check one box)	Filing Fee (Che	eck one box)								
✓ Consumer/Non-Business ☐ Business	✓ Full Filing Fee attached									
Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined by 11 U.S.C. Sec. 101.	Filing Fee to be paid in installment Must attach signed application for	` ' '								
Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	certifying that the debtor is unable Rule 1006(b). See Official Form 3	. , .								
Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.										
Estimated Number of Creditors	0-199 200-999 1000-Over									
\$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	01 to \$50,000,001 to More than on \$100 million									
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$10,000,001 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$10 million \$	01 to \$50,000,001 to More than on \$100 million \$100 million									

Case 05-43482 Doc 1 Filed 07/01/05 Entered 07/01/05 14:36:49 Desc Main Page 2 of 32 Document (Official Form 1)(12/03) FORM B1, Page 2 Name of Debtor(s): George Talbot **Voluntary Petition (page 2)** (This page must be completed and filed in every case) Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Case Number: Date Filed: Name of Debtor: District: Relationship: Judae. **Signatures** Signature(s) of Debtor(s) (Individual/Joint) **Exhibit A** I declare under penalty of perjury that the information provided in this petition is (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) [If petitioner is an individual whose debts are primarily consumer debts and has of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) chosen to file under chapter 7] I am aware that I may proceed under chapter 7, Exhibit A is attached and made a part of this petition. 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. Exhibit B I request relief in accordance with the chapter of title 11, United States Code, (To be completed if debtor is an individual whose debts are primarily consumer specified in this petition. debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and X /s/ George Talbot have explained the relief available under each such chapter. George Talbot X /s/ Richard A. Pelley 07/01/2005 Richard A. Pellev Date **Exhibit C** Telephone Number (If not represented by an attorney) Does the debtor own or have possession of any property that poses or is alleged to 07/01/2005 pose a threat of imminent and identifiable harm to public health or safety? Date Yes, and Exhibit C is attached and made a part of this petition. Signature of Attorney $\overline{\mathbf{A}}$ X /s/ Richard A. Pelley Signature of Non-Attorney Petition Preparer Bar No. **15732500** Richard A. Pelley I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. **Pelley Law Office** 905 N. Travis Sherman, TX 75090 Printed Name of Bankruptcy Petition Preparer Phone No.(903) 813-4778 Fax No.(903) 813-0586 Social Security Number 07/01/2005 Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of Address the debtor. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X Signature of Bankruptcy Petition Preparer Printed Name of Authorized Individual Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or 07/01/2005

Date

imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

NITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: George Talbot CASE NO

CHAPTER 7

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
None				

Total:

\$0.00

EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: George Talbot CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Legacy Bank	-	\$10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.	x			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Wearing apparel	-	\$200.00
7. Furs and jewelry.		Furs and jewelry	-	\$100.00
8. Firearms and sports, photographic, and other hobby equipment.		Firearms, sports, photographic, and other hobby equipment	-	\$50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term insurance	-	\$0.00
10. Annuities. Itemize and name each issuer.	x			
		To	tal >	\$360.00

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: George Talbot CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	х			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
		Total		¢260.00

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: George Talbot CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Cadillac	-	\$2,000.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	х			
31. Farming equipment and implements.	x			
	ш	Toto		£2,200,00

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: George Talbot CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	Description and Location of Property	Husband, Wife, Joint or Community	Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.			
33. Other personal property of any kind not already listed. Itemize.			

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: George Talbot CASE NO

CHAPTER 7

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Legacy Bank	11 U.S.C. § 522(d)(5)	\$10.00	\$10.00
Wearing apparel	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Furs and jewelry	11 U.S.C. § 522(d)(4)	\$100.00	\$100.00
Firearms, sports, photographic, and other hobby equipment	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Term insurance	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
1990 Cadillac	11 U.S.C. § 522(d)(2)	\$2,000.00	\$2,000.00
		\$2,360.00	\$2,360.00

IN RE: George Talbot

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•				CASENO	

(If Known)

CHAPTER 7

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☑ Check this box if debtor has no creditors holding secured claims to report on Schedule D.										
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY		
continuation sheets attache	<u></u>		Total for this Page (Sub	tot	al) :	 >	\$0.00	\$0.00		
CONTINUATION SHEETS ATTACHE	u		Running				\$0.00	\$0.00		

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: George Talbot CASE NO

CHAPTER

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5). □ Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6). □ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) (8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9). ☐ Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330. * Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

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(If Known)

CHAPTER 7

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

 $\hfill\square$ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

☐ Check this box if debtor ha	s n	o cre	editors holding unsecured nonpriority claims to rep	ort (on	Sc	hedule F.
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Bailey Banks & Biddle Processing Center Des Moines, IA 50364-0001		-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$1,982.54
ACCT #: Bank of America PO Box 30770 Tampa, FL 33630-3770	•	-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$2,085.46
ACCT #: Capital One PO Box 650007 Dallas, TX 75266-0007	-	-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$3,401.94
ACCT #: Capital One PO Box 650007 Dallas, TX 75266-0007	-	-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$1,792.57
ACCT #: Chase PO Box 52195 Phoenix, AZ 85072-2195	•	-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$5,973.02
ACCT #: CitiCards PO Box 6414 The Lakes, NV 88901-6414		-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$1,948.43
ACCT #: CitiCards PO Box 6409 The Lakes, NV 88901-6409	-	-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$1,261.43
2 continuation sheets attached			Total for this Page (Subtotal)	>			\$18,445.39
Continuation sheets attached			Running Total	>			\$18,445.39

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CHAPTER 7

CASE NO

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: CitiCards PO Box 6405 The Lakes, NV 88901-6405		1	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$6,076.84
ACCT #: Exxon Mobil PO Box 4598 Carol Stream, IL 60197-4598		-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$553.37
ACCT #: Foley's PO Box 94508 Cleveland, OH 44101-4508		-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$410.20
ACCT #: Lord & Taylor PO Box 94873 Cleveland, OH 44101-4873		-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$930.85
ACCT #: Macy's PO Box 4562 Carol Stream, IL 60197-4562		-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$491.63
ACCT #: MBNA PO Box 15102 Wilmington, DE 19886-5102		-	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$8,098.05
ACCT #: Texaco Shell Processing Center Des Moines, IA 50359-0001		•	DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS:				\$10.00
	ı		Total for this Page (Subtotal) Running Total		<u> </u>	<u>!</u>	\$16,570.94 \$35,016.33

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CASE NO _____(If Known)

Running Total >

\$35,673.27

CHAPTER 7

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: WalMart			DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt				\$656.94
PO Box 530927 Atlanta, GA 30353-0927		-	REMARKS:				\$636.94
Atlanta, GA 30333-0321							
		'	Total for this Page (Subtotal)	>			\$656.94

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

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SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

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CHAPTER 7

SCHEDULE H (CODEBTORS)

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE: George Talbot CASE NO

CHAPTER 7

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital					ges and Relationship	
Status	Name	Age	Relationship	Name	Age	Relationship
Single						
Siligie						
Employment	Debtor			Spouse		
Occupation	Retired					
Name of Employer						
How Long Employe						
Address of Employe	er					
	average monthly income			+	<u>DEBTOR</u>	SPOUSE
	ages, salary, and commis	sions (prorate	if not paid monthly	/)	\$0.00	
stimated monthly overt	ime			_	\$0.00	
<i>UBTOTAL</i> ESS PAYROLL DEDU(OTIONIC				\$0.00	
		ED in zoro)			\$0.00	
B. Social Security T	ludes social security tax i	b. is zeio)			\$0.00 \$0.00	
C. Medicare	ах				\$0.00	
D. Insurance					\$0.00	
E. Union dues					\$0.00	
F. Retirement					\$0.00	
					\$0.00	
H Other (specify)					\$0.00	
I. Other (specify)					\$0.00	
J. Other (specify)					\$0.00	
K. Other (specify)					\$0.00	
• • • • • • • • • • • • • • • • • • • •	YROLL DEDUCTIONS				\$0.00	
OTAL NET MONTHLY	TAKE HOME PAY				\$0.00	
egular income from op	eration of business or pro	fession or farm	(attach detailed s	stmt)	\$0.00	
come from real proper	ty				\$0.00	
terest and dividends					\$0.00	
imony, maintenance o that of the dependent	r support payments payal s listed above	ole to debtor for	the debtor's use	or	\$0.00	
ocial Security or other	government assistance (s	pecify)			\$1,224.00	
ension or retirement in	come				\$0.00	
ther monthly income (s	pecify below)				.	
1					\$0.00	
2					\$0.00	
3					\$0.00	
TOTAL MONTHLY II	NCOME				\$1,224.00	

TOTAL COMBINED MONTHLY INCOME \$1,224.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

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CHAPTER 7

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate

schedule of expenditures labeled "Spouse."	
Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included? ☐ Yes ☑ No	\$500.00
Is property insurance included? ☐ Yes ☑ No	
Utilities: Electricity and heating fuel	\$175.60
Water and sewer	\$54.49
Telephone	\$37.09
Other:	
Home maintenance (repairs and upkeep)	
Food	\$200.00
Clothing	
Laundry and dry cleaning	\$20.00
Medical and dental expenses (not covered by insurance) Transportation (not including car payments)	\$20.00 \$150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
Charitable contributions	ψ50.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	\$45.00
Health	
Auto	\$77.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto:	
Other:	
Other:	
Other:	
Alimony, maintenance, and support paid to others:	
Payments for support of add'l dependents not living at debtor's home:	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other: See attached personal expenses	\$213.26
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1 522 44

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income
- B. Total projected monthly expenses (including separate spouse budget if applicable)
- C. Excess income (A minus B)
- D. Total amount to be paid into plan each

(interval)

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CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
Dental Expenses		\$13.26
Haircuts		\$20.00
Health/Beauty Aids		\$20.00
Household Supplies		\$25.00
Personal Hygiene		\$25.00
Tags/Inspection Fees		\$10.00
Vehicle Maintenance		\$100.00
	Total >	\$213.26

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CHAPTER 7

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$2,360.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$35,673.27	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,224.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$1,522.44
Total Numbe of ALL	r of Sheets Schedules	16			
	Total	Assets >	\$2,360.00		
			Total Liabilities >	\$35,673.27	

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CHAPTER 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my kr	· · · · · · · · · · · · · · · · · · ·
Date <u>07/01/2005</u>	Signature /s/ George Talbot
Date	George Talbot Signature
Date	[If joint case, both spouses must sign.]

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IN RE: George Talbot CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **AMOUNT** SOURCE (if more than one) \$2,000.00 2005 \$25,000.00 2004 \$29,762.53 2003 2. Income other than from employment or operation of business None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **AMOUNT SOURCE** 2005 S.S. \$5,000.00 3. Payments to creditors None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **DATES OF** NAME AND ADDRESS OF CREDITOR **PAYMENTS AMOUNT PAID** AMOUNT STILL OWING Landlord April \$500.00 May June

None

✓

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

✓

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: George Talbot CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None ✓

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

✓

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Pelley Law Offices 905 N. Travis Sherman, TX 75090 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 05/09/2005

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,200.00 Attorney's Fees + \$209.00 Filing Fee; Paid prior to filing

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: George Talbot CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

✓

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

 \square

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF TEXAS SHERMAN DIVISION**

IN RE: George Talbot CASE NO

CHAPTER 7

		Continuation Sheet I	lo. 3
None ✓	,		or orders, under any Environmental Law with respect to which the unit that is or was a party to the proceeding, and the docket number.
	18. Nature, location and name of busines	ss	
None ✓	ending dates of all businesses in which the debtor war proprietorship, or was a self-employed professional w	as an officer, director, parithin the six years imme	entification numbers, nature of the businesses, and beginning and intner, or managing executive of a corporation, partnership, sole diately preceding the commencement of this case, or in which the x years immediately preceding the commencement of this case.
		as a partner or owned 5	ification numbers, nature of the businesses, and beginning and percent or more of the voting or equity securities, within the six
	· · · · · · · · · · · · · · · · · · ·	as a partner or owned 5	ification numbers, nature of the businesses, and beginning and percent or more of the voting or equity securities within the six
None	b. Identify any business listed in response to s	subdivision a., above, th	at is "single asset real estate" as defined in 11 U.S.C. Section 101.
	DECLARATION CONCERNIN	NG DEBTOR'S STA	TEMENT OF FINANCIAL AFFAIRS
I	declare under penalty of perjury that I have read	the answers containe	ed in the foregoing statement of financial affairs and any
	hments thereto, consisting of4		at they are true and correct.
Date	07/01/2005	Signature	/s/ George Talbot
		of Debtor	George Talbot
Date	07/01/2005	Signature	
		of Joint Debto	or

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

INITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: George Talbot CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- 1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
- a. Property to Be Surrendered.

DESCRIPTION OF PROPERTY		CREDITOR'S NAME				
None						
b. Property to Be Retained. (b. Property to Be Retained. (Check any applicable statement).					
DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming	
None				•	•	_
Date <u>07/01/2005</u>	Signature	e <u>/s/ George Talbo</u> George Talbot	t			_
	2.					

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IN RE: George Talbot CASE NO

CHAPTER 7

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$830.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$230.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this_1st	_day ofJuly	,2005
/s/ George Talbot		
George Talbot		

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IN RE: George Talbot CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	DICOLOGOTIL OF	John Englinen er /tirentin	- I TOR DEDICK			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accep	t:	\$1,200.00			
	Prior to the filing of this statement I have re	eceived:	\$1,200.00			
	Balance Due:		\$0.00			
2.	The source of the compensation paid to m	e was:				
		ner (specify)				
3.	The source of compensation to be paid to	me is:				
٠.		ner (specify)				
4.		disclosed compensation with any other pe	rson unless they are members and			
		closed compensation with another person on the agreement, together with a list of the na				
5.	bankruptcy;b. Preparation and filing of any petition, so	re agreed to render legal service for all aspon, and rendering advice to the debtor in dechedules, statements of affairs and plan wheting of creditors and confirmation hearing,	etermining whether to file a petition in nich may be required;			
6.	By agreement with the debtor(s), the above	e-disclosed fee does not include the follow	ing services:			
		CERTIFICATION				
	I certify that the foregoing is a complete representation of the debtor(s) in this bank	e statement of any agreement or arrangeme	ent for payment to me for			
	07/01/2005	/s/ Richard A. Pelley				
	Date	Richard A. Pelley Pelley Law Office 905 N. Travis Sherman, TX 75090 Phone: (903) 813-4778 / Fax: (90	Bar No. 15732500			
	/s/ George Talbot George Talbot					

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CHAPTER 7

Date 07/01/2005	Signature /s/ George Talbot George Talbot	
	George Talbot	
Date	Signature	

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Attorney General of Texas Collection Div.- Bankruptcy Box 12548, Capitol Station Austin , TX 78711

Bailey Banks & Biddle Processing Center Des Moines, IA 50364-0001

Bank of America PO Box 30770 Tampa, FL 33630-3770

Capital One PO Box 650007 Dallas, TX 75266-0007

Chase PO Box 52195 Phoenix, AZ 85072-2195

CitiCards PO Box 6414 The Lakes, NV 88901-6414

CitiCards PO Box 6409 The Lakes, NV 88901-6409

CitiCards PO Box 6405 The Lakes, NV 88901-6405

Collin County PO Box 8006 McKinney, TX 75069

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Exxon Mobil PO Box 4598 Carol Stream, IL 60197-4598

FmHA 101 S. Main St., Suite 102 Temple, TX 76501

Foley's PO Box 94508 Cleveland, OH 44101-4508

George Talbot 3900 Denham Way Plano, TX 75023

Grayson County PO Box 2016 Sherman, TX 75091-2106

Lord & Taylor PO Box 94873 Cleveland, OH 44101-4873

Macy's PO Box 4562 Carol Stream, IL 60197-4562

MBNA PO Box 15102 Wilmington, DE 19886-5102

Office of Attorney General Child SupportDivision 1600 Pacific, #700 Dallas, TX 75021 Special Procedures Branch Internal Revenue Service 1100 Commerce Mail Stop 5020DAL Dallas, TX 75242

State Comptroller Capitol Station Austin, TX 78711

Texaco Shell Processing Center Des Moines, IA 50359-0001

Texas Employment Commission T.E.C. Bldg., Tax Dept. Austin, TX 78778

U.S. Attorney 700 Nations Bank Towe 110 N. College Ave. Tyler, TX 75702

U.S. Attorney Main & Justice Bldg. 10th & Pennsylvania NW Washington, DC 20530

United States Dept. of Agriculture Centralized Servicing Center PO Box 66879 St. Louis, MO 63166

US Trustee 300 Plaza Tower 110 North College Ave Tyler, Texas 75702

Veterans Administration 701 Clay Ave. Waco, TX 76706-1151

WalMart PO Box 530927 Atlanta, GA 30353-0927